



City of Houston

Credit Access Business Registration Packet Application Checklist and Instructions Credit Access Business Application

Please read all the instructions first before completing your registration application. If you have any questions prior to completing and submitting your application, you may call the Administration & Regulatory Affairs Department - Commercial Permitting and Enforcement Section at 832-394-8803.

On December 18, 2013, Houston City Council approved an amendment to Chapter 28 of the Code of Ordinances relating to Consumer Protection and Regulation of credit access businesses, commonly referred to as payday lenders or motor vehicle title lenders. This meaningful and reasoned legislation seeks to modify lending practices currently regulated through limited state regulation within the Houston city limits. Chapter 28, Article XV will be in effect **Tuesday, July 1, 2014**.

Chapter 28, Article XV of the Code of Ordinances, requires all credit access businesses operating within the City of Houston to have a valid certificate of registration for each physically separate credit access business location beginning **Tuesday, July 1, 2014**.

To apply for the initial Certificate of Registration:

- Register by completing the Credit Access Business application form.
- Provide the following required documents with your completed application form:
 - Copy of a current, valid Texas State License issued under Chapter 393, Subchapter G of Texas Finance Code provided by Texas Office of Consumer Credit Commissioner
 - Copy of current, valid Certificate of Occupancy showing that the credit access business is in compliance with the Construction Code
- Pay a non-refundable \$50.00 fee for each physically separate credit access business location. Payments can be made by check, cash, and credit card. Checks are payable to City of Houston.
- All information on application form is required. Incomplete applications will not be processed.
- The certificate of registration is not transferable.

Please mail or bring your completed application form, current, valid copy of Texas State License, current, valid copy of Certificate of Occupancy and registration fee to the Houston Permitting Center at least 30 days before **Tuesday, July 1, 2014**.

Mailing Address

City of Houston
Administration & Regulatory Affairs Department
Commercial Permitting and Enforcement
P.O. Box 1561
Houston, Texas 77251-1561

Physical Address

Houston Permitting Center
Administration & Regulatory Affairs
1002 Washington Avenue
Houston, Texas 77002

Additional information related to the City of Houston registration application:

Filing Date is the date that applicant/registrant submits application to the city for a credit access business registration.

State CAB license number is the location specific license number, provided by the Texas Office of Consumer Credit Commissioner.

Contact Person is the designee as indicated in Section 1 on the registration application, and is the person who will be contacted by telephone or email, if there are questions related to the credit access business registration application and/or process.

Owners and Principle Parties include all persons with a financial interest in the credit access business; complete contact information regarding owners and principle parties.

Registered agents of service of process in Texas for any/all publicly traded companies that are operating and/or conducting business in the City of Houston.